

**Information to identify the case:**

Debtor 1	<b>Matt V. Smith</b>	Social Security number or ITIN	<b>xxx-xx-4052</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Laurel L. Sassi</b>	Social Security number or ITIN	<b>xxx-xx-4293</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed in chapter	<b>13 8/15/18</b>
Case number: <b>18-23249-CMB</b>		Date case converted to chapter	<b>7 8/25/21</b>

**Official Form 309B (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Matt V. Smith	Laurel L. Sassi
2. All other names used in the last 8 years	aka Matt Sassi	
3. Address	201 Republic Road Republic, PA 15475	201 Republic Road Republic, PA 15475
4. Debtor's attorney Name and address	Mark A. Rowan Rowan Law Offices 890 Vanderbilt Road Connellsville, PA 15425	Contact phone 724-628-8180 Email: markrowan1@verizon.net
5. Bankruptcy trustee Name and address	Robert H. Slone, Trustee 223 South Maple Avenue Greensburg, PA 15601	Contact phone 724-834-2990 Email: robertslone223@gmail.com

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 8/25/21
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 18, 2021 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8.</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	<b>Presumption of abuse</b>  The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 12/17/21</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 11/3/21</b> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 2/11/19</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Matt V. Smith  
Laurel L. Sassi  
Debtors

Case No. 18-23249-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy

Page 1 of 4

Date Rcvd: Aug 25, 2021

Form ID: 309B

Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:**

Recip ID	Recipient Name and Address
db/jdb	Matt V. Smith, Laurel L. Sassi, 201 Republic Road, Republic, PA 15475
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Jerome B. Blank, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Philadelphia, PA 19103-1821
aty	+ Jill Manuel-Coughlin, Powers Kirm, LLC, Eight Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980
aty	+ Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219-1908
aty	+ Lauren Moyer, McCabe, Weisberg & Conway, 123 S. Broad St., Suite 1400, Philadelphia, PA 19109-1060
tr	+ Robert H. Slone, Trustee, 223 South Maple Avenue, Greensburg, PA 15601-3232
cr	+ Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14898473	+ AHN Forbes Hospital, 2570 Haymaker Road, Monroeville, PA 15146-3513
14898474	+ Allegheny Radiology Associates, PO Box 49, Pittsburgh, PA 15230-0049
14904776	+ Berkheimer Agt. Everson Borough/Southoreland SD, 50 North Seventh Street, Bangor, PA 18013-1731
14898491	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court; Collection Service Center, 250 Mt. Lebanon Blvd., Suite 420, West Mifflin, PA 15122
14898493	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court; Columbia Gas of PA, PO Box 742537, Cincinnati, OH 45274
14898484	Capital One Auto Finance, PO Box 85617, Richmond, VA 23285-5617
14898489	Capital One CC1, PO Box 30285, Salt Lake City, UT 84130-0285
14898492	Columbia Gas, South Pointe Industrial Park, 105 Technology Drive, Canonsburg, PA 15317
14898497	+ Everson Tax Collection, Karen L. Christner, 604 Graff Street, Everson, PA 15631-1122
14898498	Freedom Mortgage, 100500 Kincaid Drive, Fishers, IN 46037
14898499	+ Freedom Mortgage, 1910 Cochran Road, Suite 728, Pittsburgh, PA 15220-1235
14929489	+ Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14898504	+ Novacare Rehabilitation, 400 Technology Drive, Suite 240, Canonsburg, PA 15317-9575
14898506	Penny MAC Loan Services, 27001 Agoura Road, Agoura Hills, CA 91301-5339
14898507	+ Penny Mac Loan Services, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027
14898505	Penny Mac Loan Services, 6101 Cander Drive, Moorpark, CA 93021
14920396	+ PennyMac Loan Services, LLC, PO Box 2410, Moorpark, CA 93020-2410
14898510	+ Powers Kirm & Associates, Eight Neshaminy Interplex, Suite 215, Feasterville Trevose, PA 19053-6980
14898512	+ Progressive Insurance, PO Box 43258, Richmond Heights, OH 44143-0258
14898511	+ Progressive Insurance, 6300 Wilson Mills Road, Cleveland, OH 44143-2182
14898514	+ Southmoreland School District, 200 Scottie Way, Scottsdale, PA 15683-1066
14898517	+ UPMC Dr. Austin MD, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
14898516	Uniontown Hospital, 500 W. Berkeley St., Uniontown, PA 15401-5596
14898518	Washington Health System, PO Box 855, Washington, PA 15301-0855
14934208	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
14898522	+ Westmoreland/Fayette Municipal Sewage, PO Box 126, 170 Mill Lane, Scottsdale, PA 15683-2622
14898478	berkheimer tax innovations, PO Box 21690, Lehigh Valley, PA 18002-1690

TOTAL: 35

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: markrowan1@verizon.net	Aug 25 2021 23:22:00	Mark A. Rowan, Rowan Law Offices, 890

District/off: 0315-2

User: culy

Page 2 of 4

Date Rcvd: Aug 25, 2021

Form ID: 309B

Total Noticed: 71

			Vanderbilt Road, Connellsville, PA 15425
smg	EDI: PENNDEPTREV	Aug 26 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 25 2021 23:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 26 2021 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 25 2021 23:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Aug 25 2021 23:23:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Aug 26 2021 03:33:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14898475	EDI: BANKAMER.COM	Aug 26 2021 03:33:00	Bank of America, PO Box 982238, El Paso, TX 79998-2235
14898476	EDI: BANKAMER2.COM	Aug 26 2021 03:33:00	Bank of America, PO Box 1758, Newark, NJ 07101-1758
14898477	EDI: BANKAMER2.COM	Aug 26 2021 03:33:00	Bank of America, PO Box 17402, Baltimore, MD 21297-1402
14898479	EDI: CAPITALONE.COM	Aug 26 2021 03:33:00	Capital One, 15000 Capital One Drive, Richmond, VA 23238-1119
14898482	EDI: CAPITALONE.COM	Aug 26 2021 03:33:00	Capital One, Bankruptcy Correspondence, PO Box 5155, Norcross, GA 30091
14898486	EDI: CAPITALONE.COM	Aug 26 2021 03:33:00	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
14898490	+ EDI: CITICORP.COM	Aug 26 2021 03:33:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14898481	EDI: CAPITALONE.COM	Aug 26 2021 03:33:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14898480	EDI: CAPITALONE.COM	Aug 26 2021 03:33:00	Capital One, PO Box 85167, Richmond, VA 23285-5167
14898483	+ EDI: CAPONEAUTO.COM	Aug 26 2021 03:33:00	Capital One Auto, 3901 Dallas Pkwy, Plano, TX 75093-7864
14898485	+ EDI: CAPONEAUTO.COM	Aug 26 2021 03:33:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14900170	+ EDI: AISACG.COM	Aug 26 2021 03:33:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14898488	EDI: CAPITALONE.COM	Aug 26 2021 03:33:00	Capital One Bank, PO Box 790216, Saint Louis, MO 63179-0216
14898487	EDI: CAPITALONE.COM	Aug 26 2021 03:33:00	Capital One Bank, PO Box 60024, City Of Industry, CA 91716-0024
14920005	EDI: CAPITALONE.COM	Aug 26 2021 03:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14898494	+ EDI: CONVERGENT.COM	Aug 26 2021 03:33:00	Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
14898496	+ EDI: CCS.COM		

District/off: 0315-2

User: culy

Page 3 of 4

Date Rcvd: Aug 25, 2021

Form ID: 309B

Total Noticed: 71

		Aug 26 2021 03:33:00	Credit Collection Service, PO Box 9134, Needham Heights, MA 02494-9134
14898495	+ EDI: CCS.COM		
		Aug 26 2021 03:33:00	Credit Collection Service, PO Box 607, Norwood, MA 02062-0607
14898503	+ EDI: CITICORP.COM		
14898502	+ EDI: CITICORP.COM	Aug 26 2021 03:33:00	MCYDSNB, PO Box 8218, Mason, OH 45040
		Aug 26 2021 03:33:00	Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
14898500	+ EDI: CITICORP.COM		
		Aug 26 2021 03:33:00	Macy's, PO Box 4581, Carol Stream, IL 60197-4581
14898501	+ EDI: CITICORP.COM		
14898508	Email/Text: Bankruptcy.Notices@pnc.com	Aug 26 2021 03:33:00	Macy's, PO Box 689195, Des Moines, IA 50368
		Aug 25 2021 23:22:00	PNC Bank, Attn: Bankruptcy Department, 2730 Liberty Avenue, Pittsburgh, PA 15222
14898509	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 25 2021 23:22:00	PNC Bank NA, 1 Financial Pkwy, Kalamazoo, MI 49009
14936523	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 25 2021 23:22:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14911466	EDI: Q3G.COM		
		Aug 26 2021 03:33:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14898513	+ Email/Text: EBN_IndianapolisIMC@receivemoremp.com		
		Aug 25 2021 23:23:25	Receivables Management Partners, 1809 N. Broadway St., Greensburg, IN 47240-8217
14898515	Email/Text: amieg@stcol.com		
		Aug 25 2021 23:22:00	State Collection Service, Inc., PO Box 6250, Madison, WI 53716-0250
14898519	+ EDI: WFFC.COM		
		Aug 26 2021 03:33:00	Wells Fargo, PO Box 1697, Winterville, NC 28590-1697
14898520	EDI: WFFC.COM		
		Aug 26 2021 03:33:00	Wells Fargo, 1789 S. Braddock Ave. 150, Pittsburgh, PA 15218-1871
14898521	EDI: WFFC.COM		
		Aug 26 2021 03:33:00	Wells Fargo, PO Box 14411, Des Moines, IA 50306-3411

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
14924453	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court., Columbia Gas of Pennsylvania, PO Box 117, Columbus, OH 43216

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy

Page 4 of 4

Date Rcvd: Aug 25, 2021

Form ID: 309B

Total Noticed: 71

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Jill Manuel-Coughlin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
Kenneth Steidl	on behalf of Debtor Matt V. Smith julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Laurel L. Sassi julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren Moyer	on behalf of Creditor PENNYMAC LOAN SERVICES LLC ecfmail@ecf.courtdrive.com
Mark A. Rowan	on behalf of Debtor Matt V. Smith markrowan1@verizon.net
Mark A. Rowan	on behalf of Joint Debtor Laurel L. Sassi markrowan1@verizon.net
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 11